

Medicaid Income Limits for 2005

To qualify for Medicaid through SSI the income limit for an aged, blind or disabled individual cannot exceed \$599 per month or \$889 for a couple. In addition, resource limits apply. For an individual the resources cannot exceed \$2,000 per month or \$3,000 for a couple. Some examples of resources are: cash, money in checking and savings accounts, loans, promissory notes, stocks, bonds, time deposits (certificates of deposit, annuities, etc), mutual funds, mineral and timber rights, real estate, etc. [Individuals must apply with the Social Security Administration for the SSI (Supplemental Security Income) Program.]

The Medicare Savings Programs (Limited Medicaid) are available for individuals who have qualified for Medicare Part A. The income limits for these programs are as follows:

QMB or Qualified Medicare Beneficiary:

Income cannot exceed \$818 per month for an individual

Income cannot exceed \$1,090 per month for a couple

SLMB or Specified Low Income Medicare Beneficiary:

Income cannot exceed \$977 per month for an individual

Income cannot exceed \$1,303 per month for a couple

NOTE: Medicaid does not pay for drugs for any of these Medicare Premium Assistance Programs, unless the individual is eligible under another Medicaid program. The resource limits do not apply for these programs. If the person applying is married, use the couple income limit.

SOBRA Medicaid (Pregnant Women and Children under 6 years of age) - 133% of federal poverty level:

Income after deductions* cannot exceed \$1,061 per month for a family of 1

Income after deductions* cannot exceed \$1,422 per month for a family of 2

Income after deductions* cannot exceed \$1,784 per month for a family of 3

Income after deductions* cannot exceed \$2,145 per month for a family of 4

SOBRA Medicaid (Children 6 to 19 years of age) – 100% of federal poverty level:

Income after deductions* cannot exceed \$798 per month for a family of 1

Income after deductions* cannot exceed \$1,070 per month for a family of 2

Income after deductions* cannot exceed \$1,341 per month for a family of 3

Income after deductions* cannot exceed \$1,613 per month for a family of 4

Medicaid for Low Income Families:

Income after deductions* cannot exceed \$111 per month for a family of 1

Income after deductions* cannot exceed \$137 per month for a family of 2

Income after deductions* cannot exceed \$164 per month for a family of 3

Income after deductions* cannot exceed \$194 per month for a family of 4

*Certain deductions, such as \$90 work deduction per wage earner, dependent care costs and \$50 per household for child support received, may be deducted from the gross income to determine the net income amount for the SOBRA and MLIF programs.

NOTE: Please see the eligibility requirements for SOBRA/MLIF (Medicaid for Low Income Families) for family sizes over 4.

(Revised 07/15/05)